

Information to identify the case:			
Debtor 1	Joseph T Gatton		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Northern District of Illinois		
Case number:	19-35208		
	Social Security number or ITIN	xxx-xx-5396	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 12/13/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph T Gatton	
2. All other names used in the last 8 years		
3. Address	5323 N Kenmore Ave, Unit 3B Chicago, IL 60640	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 12/16/19

For more information, see page 2

Debtor **Joseph T Gatton**

Case number **19-35208**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<p>January 15, 2020 at 02:30 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Debtors must bring a picture ID and proof of their Social Security Number.</p> <p>Location: 55 East Monroe, Suite 3850, Chicago, IL 60603</p>
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 3/16/20</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 2/21/20</p> <p>Deadline for governmental units to file a proof of claim: Filing deadline: 6/10/20</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
9. Filing of plan	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 2/5/20 at 11:00 AM, Location: 219 South Dearborn, Courtroom 682, Chicago, IL 60604</p> <p>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00</p> <p>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Joseph T Gatton
 Debtor

Case No. 19-35208-JBS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ccoronal
 Form ID: 309I

Page 1 of 2
 Total Noticed: 65

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db
 28469607 +Joseph T Gatton, 5323 N Kenmore Ave, Unit 3B, Chicago, IL 60640-2407
 28469608 +1stprogress/1steguity/, Po Box 84010, Columbus, GA 31908-4010
 28469614 +American Loans, 5310 N Broadway, Chicago, IL 60640-2312
 28469617 +Ccs/bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221-0215
 28469616 City of Chicago, Depart of Finance, PO Box 88292, Chicago, IL 60680-1292
 28469618 +City of Chicago, Department of Revenue, PO Box 88292, Chicago, IL 60680-1292
 28469622 +City of Chicago - Parking, c/o linearger goggan blair and Sam, po box 06152,
 Chicago, IL 60606-0152
 28469626 ERC, P.O Box 32870, Jacksonville, FL 32241
 28469626 +FIRST SAVINGS CREDIT CARD, c/o FINANCEER SERVICES, 7322 SOUTHWEST FREEWAY SUITE 1600,
 Houston, TX 77074-2134
 28469623 +First Access, 2700 S Lorraine Pl, Sioux Falls, SD 57106-3657
 28469624 +First National Credit Card/Legacy, First National Credit Card, Po Box 5097,
 Sioux Falls, SD 57117-5097
 28469625 +First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019
 28469629 +First Svgs Bk-blaze, Po Box 5096, Sioux Falls, SD 57117-5096
 28469630 +Fortiva Credit Card, P.O.Box 105341, Atlanta, GA 30348-5341
 28469631 +Fortiva Credit Card, Payment Processing, PO Box 790156, Saint Louis, MO 63179-0156
 28469632 HOWARD BROWN, 301 N MARTINGLAE ROAD SUITE 150, Schaumburg, IL 60173
 28469636 +Just Fly, 520 112th Ave NE Suite 200, Bellevue, WA 98004-5609
 28469637 +Kenton Court Condo Assoc, c/o Property Solutions, 901 N Leavitt St,
 Chicago, IL 60622-5124
 28469638 +Linebarger Goggan Blair, PO Box 06152, Chicago, IL 60606-0152
 28469642 +Mandarch Law Group, 420 NORTH WALBASH AVE SUTIE 400, Chicago, IL 60611-3542
 28469643 +Maxlend, PO Box 639, Parshall, ND 58770-0639
 28469647 Midwest Imaging Professionals, 2940 W 26th St, Ste 220, Denver, CO 80211
 28469648 +Mondelez International, PO Box 981904, El Paso, TX 79998-0004
 28469649 +Mr. Cooper, 8950 Cypress Water Blvd, Dallas, TX 75019-4620
 28469650 Nationstar, c/o Shapiro Kreisman & Assoc, Deerfield, IL 60015
 28469651 Nationstar Mortgage LLC, 8959 Cypress Waters Blvd, Dallas, TX 75063
 28469654 +PRESCENTE HEALTH ST JOSEPH HOSPITAL, c/o STATE COLLECTION SERVICE INC, 2509 S. STOUGHTON RD,
 Madison, WI 53716-3314
 28469655 +PRESENCE HEALTH, PO BOX 247, Bedford Park, IL 60499-0247
 28469656 +PRESENCE HEALTH SERVICES, 62314 COLLECTIONS CENTER DRIVE, Chicago, IL 60693-0001
 28469657 +Pay Monex LLC, 11001 W. 120th Ave, Suite 400, Broomfield, CO 80021-3493
 28469657 +QUEST DIAGNOSTICS, PO BOX 740397, Cincinnati, OH 45274-0397
 28469659 +Quest Diagnostics, POB 809403, Chicago, IL 60680-9403
 28469658 +Quest Diagnostics, PO Box 7306, Hollister, MO 65673-7306
 28469661 RGS, 170 JAY ELL DR SUITE 200, Richardson, TX 75081
 28469660 +Reflex, PO Box 3220, Buffalo, NY 14240-3220

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cutlerfilings@gmail.com Dec 17 2019 02:03:38 David H Cutler,
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
 tr +E-mail/Text: bncnotice@tomvaughntrustee.com Dec 17 2019 02:07:37 Tom Vaughn,
 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOT.GOV Dec 17 2019 02:06:26 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027
 28469609 +E-mail/Text: cashnotices@gmail.com Dec 17 2019 02:07:44 Americash Loan,
 2509 W Schaumburg Rd, Schaumburg, IL 60194-3887
 28469610 +EDI: TSYS2.COM Dec 17 2019 06:28:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 28469611 +E-mail/Text: customerservice@brightlending.com Dec 17 2019 02:08:23 Bright Lending,
 PO Box 578, Hays, MT 59527-0578
 28469612 EDI: CAPITALONE.COM Dec 17 2019 06:28:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 28469615 E-mail/Text: bankrupt@choicerecovery.com Dec 17 2019 02:03:56 Choice Recovery Inc,
 1550 Old Henderson Rd Ste 100, Columbus, OH 43220
 28469613 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 17 2019 02:10:57 Carson Smithfield LLC,
 POB 9216, Old Bethpage, NY 11804-9016
 28469619 +E-mail/PDF: creditonebknofications@resurgent.com Dec 17 2019 02:11:33 Credit One Bank,
 PO Box 60500, City of Industry, CA 91716-0500
 28469620 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 17 2019 02:11:57 Cws/cw Nexus,
 101 Crossways Park Dr W, Woodbury, NY 11797-2020
 28469621 +EDI: NAVIENTFKASMDOE.COM Dec 17 2019 06:28:00 Dept Of Ed/Navient, Attn: Claims Dept,
 P.O. Box 9635, Wilkes Barr, PA 18773-9635
 28469627 +EDI: FSAE.COM Dec 17 2019 06:28:00 FIRST SOURCE ADVANTAGE LLC, 205 BRYANT WOODS SOUTH,
 Buffalo, NY 14228-3609
 28469628 +EDI: FSAE.COM Dec 17 2019 06:28:00 FIRST SOURCE LLC, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 28469634 +EDI: LTDFINANCIAL.COM Dec 17 2019 06:28:00 INDIGO MASTERCARD,
 c/o LTD FINANCIAL SERVICES LP, 7322 SOUTHWEST FREEWAY SUITE 1600, Houston, TX 77074-2134

District/off: 0752-1

User: ccoronal
Form ID: 309I

Page 2 of 2
Total Noticed: 65

Date Rcvd: Dec 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

28469633 +E-mail/Text: rev.bankruptcy@illinois.gov Dec 17 2019 02:06:37
Illinois Department of Revenue 1/15, Bankruptcy Section, PO Box 64338,
Chicago, IL 60664-0291
28469635 EDI: IRS.COM Dec 17 2019 06:28:00 Internal Revenue Service - 1/11, PO Box 7346,
Philadelphia, PA 19101-7346
28469640 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 17 2019 02:11:07 LVNV Funding,
PO Box 10497, Greenville, SC 29603-0497
28469641 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 17 2019 02:11:06
LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497
28469639 +EDI: LTDFINANCIAL.COM Dec 17 2019 06:28:00 Ltd Financial Svcs Lp,
7322 Southwest Fwy Ste 1, Houston, TX 77074-2010
28469644 +EDI: MID8.COM Dec 17 2019 06:28:00 Midland Credit Management,
2365 NORTHSIDE DRIVE SUITE 300, San Diego, CA 92108-2709
28469645 +EDI: MID8.COM Dec 17 2019 06:28:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
San Diego, CA 92193-9069
28469646 +EDI: CBS7AVE Dec 17 2019 06:28:00 Midnight Velvet, Swiss Colony/Midnight Velvet,
1112 7th Ave, Monroe, WI 53566-1364
28469652 +E-mail/Text: data_processing@fin-rec.com Dec 17 2019 02:06:01 OLD BARCLAY BANK,
c/o FINANCIAL RECOVERY SERVICES INC, PO BOX 385908, Minneapolis, MN 55438-5908
28469662 +E-mail/Text: bk@rgsfinancial.com Dec 17 2019 02:05:37 RGS, PO Box 852039,
Richardson, TX 75085-2039
28469663 +EDI: CBS7AVE Dec 17 2019 06:28:00 Swiss Colony, 1112 7th Ave, Monroe,
Monroe, WI 53566-1364
28472961 +EDI: RMSC.COM Dec 17 2019 06:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
28469664 EDI: USBANKARS.COM Dec 17 2019 06:28:00 US Bank, PO Box 108, Saint Louis, MO 63166
28469665 +E-mail/PDF: DellBKNofications@resurgent.com Dec 17 2019 02:12:05 Webbank, PO Box 81607,
Austin, TX 78708-1607
28469666 +EDI: COMCASTCBLCENT Dec 17 2019 06:28:00 Xfinity, Comcast, PO Box 3001,
Southeastern, PA 19398-3001

TOTAL: 30

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Joseph T Gatton cutlerfilings@gmail.com,
r48280@notify.bestcase.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 3